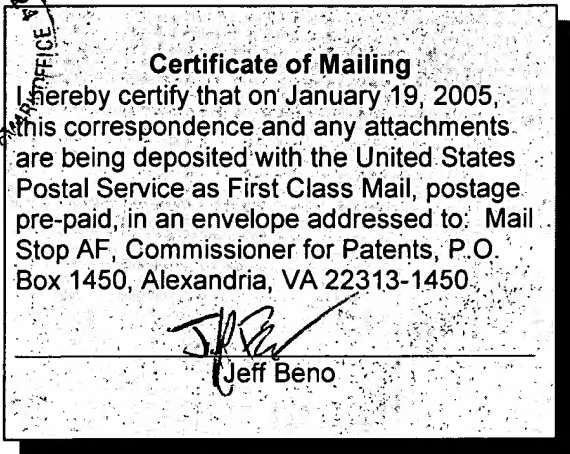
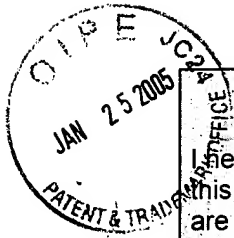


AF 3 Jm



PATENT
Atty. Docket No. 35512-33

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

G. MICHAEL PHILLIPS, ET AL.

Application No.: 09/615,021

Filed: July 13, 2000

For: SENSITIVITY/ELASTICITY-BASED ASSET
EVALUATION AND SCREENING

Group Art Unit: 3624

Examiner: Subramanian, Narayanswamy

TRANSMITTAL LETTER

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Transmitted herewith is an Amendment/Response to Office Action in the above-identified application and the following:

- ☒ No additional claim fee is required.
- ☐ Additional fees are required as calculated and shown below:

	Claims Remaining After Amendment	Highest Number Previously Paid For	Number Extra	Small Entity Rate	Small Entity Fee	Large Entity Rate	Large Entity Fee
Total	29	40	0	x \$25.00		x \$50.00	
Independent	3	6	0	x \$100.00		x \$200.00	
1st Presentation of Multiple Dependent Claim				x \$180.00		x \$360.00	
				TOTAL:		TOTAL:	

- ☐ A Petition for [] One; [] Two; [] Three Month Extension of Time and the requisite fee is being filed concurrently herewith.
- ☐ Other attachments:
- ☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 13-3735. A duplicate copy of this sheet is enclosed.
- ☒ Any additional filing fees required under 37 C.F.R. 1.16.
 - ☒ Any patent application processing fees under 37 C.F.R. 1.17.

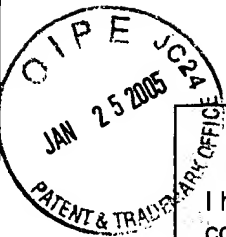
Respectfully submitted,

MITCHELL, SILBERBERG & KNUPP LLP

Dated: January 19, 2005


By Joseph G. Swan
Joseph G. Swan
Registration No. 41,338

MITCHELL, SILBERBERG & KNUPP LLP
11377 West Olympic Boulevard
Los Angeles, California 90064
Telephone: (310) 312-2000
Facsimile: (310) 312-3100



Certificate of Mailing

I hereby certify that on January 19, 2005, this correspondence and any attachments are being deposited with the United States Postal Service as First Class Mail, postage pre-paid, in an envelope addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Jeff Beno

PATENT
Atty. Docket No. 35512-33

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

G. MICHAEL PHILLIPS, ET AL.

Application No.: 09/615,021

Filed: July 13, 2000

For: SENSITIVITY/ELASTICITY-BASED ASSET
EVALUATION AND SCREENING

Group Art Unit: 3624

Examiner: Subramanian, Narayanswamy

AMENDMENT/RESPONSE TO OFFICE ACTION

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated November 16, 2004, please amend the above-identified application as follows: